

DOC # 805127
07/05/2012 02:01PM Deputy: AR
OFFICIAL RECORD
Requested By:
Northern Nevada Title CC
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-712 PG-863 RPTT: 0.00



Assessor's Parcel Number: 1219-24-002-009

Recording Requested By/Return To:
Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared by:
Wells Fargo
MAC P6051-019
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX2218-1998

Reference Number: 704300528

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST**

Effective Date: 6/4/2012

Owner(s): STEPHEN H CHRISTIAN
PATRICIA CHRISTIAN

Current Lien Amount: \$100,000.00.

Senior Lender: Universal American Mortgage Company Of CA

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Trustee: AMERICAN SECURITIES COMPANY OF NEVADA

Property Address: 643 GREEN ACRES DR, GARDNERVILLE, NV 89410



THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

STEPHEN H. CHRISTIAN AND PATRICIA CHRISTIAN, HUSBAND AND WIFE, AS JOINT TENANTS (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Deed of Trust (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 7th day of August, 2003, which was filed in Book 0903 at page 04024 (or as No. 0589233) of the Official Records in the Office of the Recorder of the County of DOUGLAS, State of Nevada. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to STEPHEN H CHRISTIAN (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$411,200.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. Appointment of Substitute Trustee *If Applicable*

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

C. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.



Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By 
(Signature)

JUN 05 2012

_____ Date

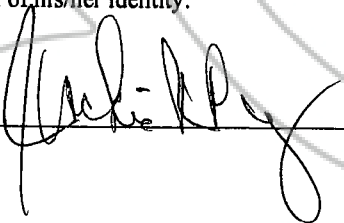
Barbara A. Edwards
(Printed Name)

Work Director
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF Washington)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 5 day of June, 2012, by Barbara A. Edwards, as Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

 (Notary Public)

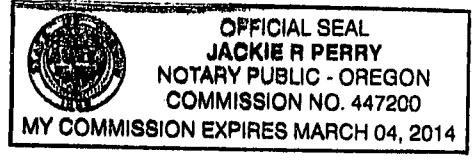




EXHIBIT "A"

All that certain real property situate in the Southwest 1/4 of Section 24, T. 12 North, Range 19 East, M.D.M., further described as a portion of Lot 10, as shown on that Final Map of Green Acres, filed for record September 19, 1966, Document No. 34001, and as subsequently revised by Deed, filed for record in Book 595, at Page 4003, and shown as APN 19-290-11 on that Record of Survey for Larry L. Lukins, filed for record December 7, 1995, in Book 1295, at Page 1033, Document No. 376484; and, a portion of Lot 11, as shown on that final Map of Green Acres, filed for record September 19, 1966, Document No. 34001, all on file in the Official Records of Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Southwest corner of said revised Lot 10 as described in that certain Deed, filed for record in Book 595, at Page 4003, and as shown as APN 19-290-11 on that certain Record of Survey for Larry L. Lukins, Document No. 37684;

THENCE along the Southerly line of said revised Lot 10 and continuing along the Southerly line of said Lot 11, N. 71°23'50" E., 670.63 feet;

THENCE leaving said Southerly line of Lot 11, N. 18°34'36" W., 358.88 feet to a point on the Northerly line of said Lot 11;

THENCE along said Northerly line of said Lot 11, S. 71°13'07" W., 268.49 feet to the beginning of a non-tangent curve concave to the Southeast, having a radial bearing of N. 71°19'36" E., said point being on the right of way of Green Acres Drive;

THENCE South and Southwesterly along said right of way of Green Acres Drive, 99.08 feet along the arc of said curve, having a radius of 45.00 feet, through a central angle of 126°08'55" to the beginning of a reverse curve;

THENCE 10.80 feet along the arc of said reverse curve, having a radius of 15.00 feet, through a central angle of 41°14'32" to the beginning of a reverse curve;

THENCE 321.33 feet along the arc of said curve, having a radius of 6017.63 feet, through a central angle of 03°03'34", to the Northwesterly corner of said revised Lot 10;

THENCE leaving said Easterly right of way of Green Acres Drive, along the Westerly line of said revised Lot 10, S. 18°36'10" E. 303.01 feet to THE POINT OF BEGINNING.

Said parcel of land further imposed on that certain Record of Survey recorded June 14, 2000 as Document No. 494085.

Note: Document Number 777447 is provided pursuant to the requirements of Section 1 .NRS 111.312

APN #1219-24-002-009



Exhibit A

Reference Number: 7043005528

Legal Description:

